### OUR BULWARKS OF FINANCE.

A Magnificent Gathering of Nebraska's Leading Bankers.

OBJECTS OF THE ASSEMBLING.

List of Distinguished Financiers in Attendance—Yesterday's Sessions

-The Banquet at the Paxton— Today's Programme.

Men of Menns.

The meeting of the bankers of Nebraska, called for the purpose of craminus a State bankers' association, convened at Washington ball at 10 o'clock yestorday morning, there being 131 representatives of the different

The gathering is a distinguished looking body of men. After the delegates had registered the meeting was called to order by A. L. Clarke of Hastings, the chairman of the

committee on organization.

Following this came an eloquent prayer, appropriate to the occasion, by Dean Gard-

her.
The chair announced that the first business of a temporary

hairman.
The name of E. R. Valentine of West
olit was presented, and the gentleman was
lected by scelamation. On assuming the

chairman.

The name of E. R. Valentine of WestPoint was presented, and the gentieman was
elected by acclaimation. On assuming the
chair Mr. Valentine said:
Gentiemen—I thank you for the honor you
have conferred upon me, and ask of you a
hearty co-operation while I am called upon to
preside over your temporary organization.
We have been brought together here today
mainly for the purpose of organizing a state
bankers' association. Other states have
such institutions, and the benefits derived
therefrom are incalculable. We are also
here to mingle together and get better acquanted with each other and to discuss
plans for our general betterment.
Guy Doane of Omaha was elected temporary
sociutary, after which Chairman Clarke
called for a report of the committee appointed
to draft a constitution and by laws.
Mr. Motealt, of Nebraska City, interposed
theselved, That the
pentium of the committee of the committee of the committee calling this convention, be hereby made a committee upon
organization and membership and be re-

stituted the committee calling this convention, be hereby made a committee upon organization and membership and be required to the profit immediately for adoption of a constitution and by-laws for the government of the association. Uarried.

J. L. Clarke of Nebraska City, chairman of the committee on constitution, then reported that the committee was ready to submit this document.

Signetary Dagas than south.

ment of the association. Carried.

J. L. Clarke of Nebraska City, chairman of the committee on constitution, then reported that the committee was ready to submit this document.

Secretary Doane then read the constitution and by-laws as reported.

A motion was made to adopt the articles as a whole, to which an amendment was offered that the constitution and by-laws be read and adopted by sections. Carried.

Chairman Valentine thereupon read the document by sections, which were voted upon and adopted in their order, after numerous minor changes had been made.

The constitution and by-laws, however, as adopted, is similar to that governing such organizations in other states, embedying only sich changes as the section suggests. Its states in the outset that it is for the purpose of promoting the peneral interests of our commonwealth and the welfare and usefulness of bands and banking institutions. It is the content of the purpose of promoting the peneral interests of our commonwealth and the welfare and usefulness of bands and banking institutions with practical boundits to have deared to the section augustation of the content of the provides the procession of the provides the previous previous bounding the previous for the content of the section of the section of the association in their respective districts. There is also an executive council of ten to be selected by the convention, who shall take charge of the general business of the association. Another clause of the constitution provides that any crame committed by a member against any bank is to be reported to this council and by thom to all the members of the association. This council is to be elected annually, no member being ciegitie for re-election, after serving three terms. The annual dues of all banks and trust companies having less than \$25,000 capital, and of all private banks, regardless of the amount of the capital, and the specification private banks was adopted as a whole.

Mr. Yates made a motion that a committee of their capital, and they shoul

First district—Will. Wallace, Omaha; J. K. Echman, Pawneo Clty; H. S. Dorsey, Walloo. Second district—J. W. Dolae, Red Willow; Thos. Wolfe, David City; A. L. Ciarke, Hastinge. Third district—C. J. Stevens, Ansiey; C. B. Burroughs, Norfolk; W. B. Conking, North Platte. Rocess.

The Afternoor

The adjournment was extended to 3 material of 10 clock, as was first announced, in orde to give the committee on permanent erganisation more time. There were only a few new arrivals of delegates, but the interest taken in the proceedings seemed increased to feel, and all seemed to feel thoroughly

present holders in payment of these bonds raid on more time. There were only a few new arrivals of delegates, but the interest they new arrivals of delegates, but the interest they feel in 10d, and all seemed to feel throughly at home.

An interesting point developed by a canvass of the delegates was that the amount of capital represented is between fifty and sixty milliess of money.

The aftersoon session opened by the committee on permanent organization reporting as follows: E. K. Valentine, West Point, president; A. L. Clark, Hastings, first vice president; William Wallace, Omaha, tests member of executive committee. Executive connecti: William Wallace, Omaha, tests member of executive committee, Executive connecti: J. R. Clark, H. H. Dorsey, H. W. Yates, First district; Ed. Updiac, E. D. Finsel, J. D. Evans, Second district; W. H. Sismor, C. F. Bently, George E. Chehey, Third district. Vice president; J. N. Eck man, W. L. Wilson, S. C. Smith, First district, Cive president; J. N. Eck man, W. L. Wilson, S. C. Smith, First district, Cive president; J. N. Eck man, W. L. Wilson, S. C. Smith, First district, Cive president; J. N. Eck man, W. L. Wilson, S. C. Smith, First district, Cive president; J. N. Eck man, W. L. Wilson, S. C. Smith, First district, Cive produced and the following announcements:

The convention the present worth of the mitterest they been reason that was chould give the nature of the voice of five, who should depth a short of the convention today. The chair and we have a resolution of the convention today. The chair and we have a resolution of the resolution somewhat inopportune, but adopted it. The convention the resolution somewhat inopportune, but adopted it. The convention with the resolution somewhat inopportune, but adopted it. The convention will be presented to the resolution somewhat inopportune, but adopted it. The convention will be presented to the resolution somewhat inopportune, but adopted it. The convention will be presented to the resolution somewhat inopportune, but adopted

Guy h Doano to be retained until the executive committee appoint a permanent secretary.

The report was adopted as read.

Mayor Cushing was then introduced, and delivered the address of welcome. The mayor began by saying that has he been bore with a silver spinon in his mouth he might have retained enough of its metal to have made him a silver tongued orator. This had not been the case and censequently he said he was no speaker.

"The experience of twenty conturies of banking teaches," continued the speaker, "that lil per cent discount is a safe standard for prisoipal and interest charges, I have from that standing, even by so-called "Napolions of linance," has ended not only in fumiliating failures, but often in discrace and exile, and sometimes in prison coils. The hanking system of our country is the force which moves and constrols its commerce. As the blood nourishes and sustains the tody, so dose banking feed and support the commercial system. Each is a necessity, one to the natural and the other to the commercial life. Thus to assure prosperity of commerce and counture the tree principles of banking must be adherent to.

"Your profession is not unerely one in

true principles of banking must be ad-horesto.

"Year profession is not merely one in which individual fortunes may be made or success and prospertly of a community as-sured. No narrow circle describes the limits of your power and no flesting hour apportions the measure of your influences. You control a force that can blind or blight—shat can furnish the sinews of war or command the obsessing of nears. It is universal as air and in wait and inside as lightning. Let the witerd hand of Leaderhald reas the key and measures of prosperity and happiness or

ruin and disaster are flashed to the uttermost

orners of our civilization."

The speaker then called attention to what Omaha is today, and closed thus:

"Recognizing that upon you, to a measure, depends the prospecty mb only of the communities in which you live but of the entire commonwealth, I cannot refrain from expressing the wish and hope that all, efforts may be united in the giorious work of building for one and all a spiendid prosperity. Again I welcome you here; the gates of the city are always open to you and yours. We would have you not only with us, but become one of us."

Again! I welcome you here; the gales of the city are silveys open to you and yours. We would have you not only with us, but become one of us."

At the request of Herry W. Yates of Omaha the chairman read the full text of a bill prepared by John Knox, press New York Young the Comaha the chairman read the full text of a bill prepared by John Knox, press New York York Young the Comaha the chairman read the full text of a bill prepared by John Knox, press New York York Young the Comaha the Coma

to time be charged to this national bank safety fund.

This, in brief, is the gist of the bill. After it had been read Mr. Yates moved that it be endorsed by the convention, and in making the motion explained that he thought it, in the main, a good and sound bill.

Chairman Valentine being asked for his opinion on the matter, said that he felt that the present congress most act on it. He was rather in favor of a long bond, or a bond redeemable at the pleasure of the government. He thought it the duty of the association and all other associations of kindred nature, to act upon the question. He desired to hear from experienced bankers, and asked Mr. Herman Kountze to give his opinion.

desired to hear from experienced bankers, and asked Mr. Herman Konnize to give his opinion.

Mr. Kountze came forward and was greeted with applause. He said no hardly agreed with Mr. Nates, to make silver the basis of circulation. It should be the United States bond at a low rate of interest, 4 or 2½, per cont. Porhaps a call bond would be as good as any, said he. Other than his he had nothing to any.

When Mr. Kounte took his seat Mr. Yates when Mr. Kounte took his seat Mr. Yates when Mr. Kounte took his seat Mr. Yates and that Mr. Koux had held that aliver might be made a oasis of circulation. Mr. Yates said that he thought it so very stranger that a maser like the Omaha Republican would come out and favor as it had the sauance of more currency.

J. H. Millard of Omaha was called for and said, in reference to the bill, that had not read it closely but always had been in favor of a long bond. A 2 per cent bond, payable on detuand but not at any given time, would, he thought, be the thing. There is not a bank in Omaha, said be, that has a full circulation, because they are not able to have it.

A. U. Wyman, extremsurer of the United

chilation, because they are not able to have it.

A. U. Wyman, ex-treasurer of the United States, was called and referred with cheers. He thought it would be impossible now or at any other time to get congress to issue any different kind of a boad. He had examined the Knox bull. The sinking fund clause was not objectionable, nor the \$1,300,000 redemption fund idea. With some row excentions Mr. Wyman said he thought the bill a good one. Something should certainly be done to keep the circulation from going out.

Mr. Eckmian was not in favor of asking congress for anything and then having it taxed. He wanted congress to leave off the tax on bonds.

congress for anything and then having it taxed. Ho wanted congress to leave off the last on loyeds.

As on loyeds.

A the last of Hastlings thought that the bod word have to go. It is becoming more important every day, said he, with the history of bods. He could not understand how money was to be increased in a community by paying \$100,000 for a bond and getting \$100,000. The speaker did not like the Know bull and thought congress would not consider it at all. White on his feet far. Clark said that he noped the delegates before adjournment would give their experience as to the worting of the new state banking law.

Mr. Yates then offored the following resolutions as a substitute for the endorsement which he had asked for the Finox bill.

Resolved, That it is the sense of this convention, that the bill of the Hon. John J. Knox for a vermanent national bank circulation, with some modification, should be adopted by congress.

Hesolved, That in connection with Mr. Knox's bill we earnestly pedition congress to pass at till which will be min the funding of the existing debt, authorizing the issue of bonds bearing 3 per cole interest per annum, payable at the pleasure of the government, and which bonds may be received by the present holders in payment of these thoughts.

Eckman and Wyman.

Mr. Crawford of West Point then offered a resolution calling upon the railroads to reduce the rate on corn to Chicago Scanta. The convention the round the resolution somewhat incoportune, but adonted it.

The chairman made the following announcements:

Delegates wishing to visit South Omaha and go through the big establishments there will find a special train waiting for them at the Union Pacific depot at 3 o'clock this afternoon.

The officers of the real estate exchange invite the delegates to be present on the form of it and 19 today.

Badges will pass delegates free on all street railways in the city.

Mr. Free Millard will furnish delegates certificates cutilling them to a one-third fare home.

The convention adjourned to 10:30 this morning.

The Dalegates.

The Dalegates.

The following is a list of the delegates, to gether with their official title and the banks with which they are connected:

F. M. Rublee, president Bank of Commerce, Broken Bow J. L. Robson, cashier Commercial bank, Chappellt H. H. Saunders, usalise Citizen bank, Atkinson; C. J. Stovons, president Ansley bank of Ansley; W. T. Scarles, president Natural Commercial bank, Atkinson; Anne President School, Chappell H. Saunders, usalise Citizen bank, Atkinson; Anne President School, D. Stovons, president Sarpy W. T. Scarles, president School, S. S. Bartiny, president School, Dank, Atkinson; James Davidson, president Sarpy County State bank, Spring-Holt George B. Darr, cashier Lexington bank, Lexington; D. L. Darr, cashier Lexington bank, Lexington; D. L. Darr, cashier Lexington, onabier County bank, O'Nell; George Bobsen, comb, cashier First National, Rule; S. J. Graves, cashier First National, Rule; S. J. Graves, cashier Shelton bank, Shelton, T. M. Howard, cashier Counterent bank, Weeping Watter; E. F. Leonard, Link, P. H. Morlay, Cashier Counterent bank, Tilder, P. H. Morlay, Cashier Bank, Chipal Chipal Cashier, Norfolk; W. H. Mast, president Farmers state bank, Plaluview; W. E. Mitchell,

Parmers' and Merchants' Banking company, Red Cloud; O. Horne, cashier Hank of Syracuse, Syracuses P. H. Hampton, cashier First National bank, Aurora; John T. Hinkley, cashier Bank of Grafton, Grafton; O. Horne, pessident Hank of Douglas, Douglas, E. H. Halstoad, owner Bank of Dixon country, Pierre, and president of Rank of Dixon country, Pierre, and president of Rank of Dakota country, Jackson; W. B. Ingram, cashier State bank, Callaway; P. R. Johnson, cashier Grant First National bank, Grant; Chaulius Jones, president Formoant National bank, Fremont; J. F. Kaufman, cashier Bank of Aveca, Aveca; John S. King, American National bank, Grant Country back, Tekamah, Henry E. Lewis, president Fremoant National bank, Tekamah, Lapropeistor Burt county back, Tekamah, Henry E. Lewis, president Lincolv savings bank and safe deposit company; W. E. Longworthy, cashier First National bank, Holdrego; C. W. Morline, president Capital National Bank, Lincoln; C. H. Morrill, president Framers and Merchants' bank, Fairmount; H. K. Norton, president Framers and Merchants' bank, Fairmount; H. K. Norton, president Kensaw exchange, Konesaw; C. A. Nowman, cashier Commercial bank, Columbus; W. M. Rothell, President Cashier Hank of Cass county, Plattsmouth; J. W. M. Rothell, president First National bank, Sering; F. Y. Robertson, president First National bank, Sering; F. Y. Robertson, president First National bank, Herman; W. M. Rothell, president Grand Island; C. H. Deitrick, president German National bank, Herman; W. M. Rothell, president Long bank, David City; G. B. Rell, cashier Grand Island; C. A. Mohrenscheher, Cashier Platest bank, Herman; W. B. Thorpe, president Lucion bank, David City; G. B. Rell, cashier Grand Island; C. H. Deitrick, president German National bank, Herman; W. B. Thorpe, president Lucion Lucion bank, David City; G. B. Rell, cashier Grand Island; C. M. Deitrick, president Capital National bank, Lincoln; C. W. Stosher, president Nebraska loan and trust company, Hastiang; F. H. Clark, president Capital National ban Furmers' and Merchants' Banking com-W. Perston, president stade mark, Ceriphbent, Lewest Eubertson, president Paramers when the control of the property of the control of the con THE BANQUET.

National bank, Lincoln.

THE BANQUET.

Nebraska Bankers Royally Entertained at the Paxton Last Night.

It was a quarter to 10 o'clock when the doors of the Paxton duing rooms were thrown open for the bankers' banquet last night. And no seemer did this silent bidding to the feast proclaim that all was ready for the guests than the latter, 250 in number, filed into the great, brilliant and spacious apartments, filling them almost to overflowing. Little or no special order was or could be observed in regard to seating the guests, so great was the crush upon estering. Three long tables running fengthwise of the main dining hall were headed by a fourth, while the same order of placing was was observed with smaller ones in the indies' ordinary. The aspointments of the tables reflected with much of artistic grace the admirable reputation of Messrs, Kittredge & Brainard as gentlemen skilled in the art of arranging for such an affair as that of the hour. Pyramids of full, confectionery and case alternated as the the principal points of show in connection with the tables. Floral decorations had not bless attempted and were scarcely missed in the many other happy devices in the way of general decoration. The following is the menu!

Hun Points, itaif Shell,
Colory, Samierno,
Colory, Samierno,
Colory, Samierno,
Colory, Samierno,
Colory, Samierno,
Colory, Samierno,
Green Paus,
Lettuce, Mayonaisa,

which were in white and gold, were the words:

Complimentary Banquet
Tendered to the
Backers of Nebrasks

Clearing House Banks
of Omaha,
Wednesday Evening, January 22, 1890,
At the Paxton Hotel.

Although no particular order was observed by the guests in taking their seats, and many found thomselves side by side with brother mency changers, who were total atrangers, yet the fast did not seem to interfere in the least with those thus circumstanced having a thoroughly good time. For the fact was—and it was a strikingly noticeable one—that each particular guest seemed entirely is the mood of enjoying himself to the utness. It seemed entirely is the mood of enjoying himself to the utness. It seemed enterly is the mood of enjoying himself to the utness. It was been added in the present of the perfectly at each content of the perfect of the pe

clink glasses in order to feel perfectly at case.

Cigars were lighted at 11:20 and at that hour Mr. H. W. Yates, in a few words, introduced Mr. Valentine, obsirman of the convention. Mr. Velentine arose and said that positively he had nothing in particular casy and would give way.

The mayor of Omaha was then introduced and simply proposed the benth of Nebraska. Mr. Cady of St. Paul was then introduced and was grosted with great applause. He arose and said that he did not know that he could do more than to congratulate shose before him on their organizing one of the most obtained as the could be associations in Nebraska and in the entire week.

entire weat.

Mr. Cady was followed by others, and the affair closed as only a signal success could close—with all thoroughly satisfied in every some of the word.

Following is the programme for today: 10:30 o'clock—Prayer, general business iscussion.

discussion.

Adjournment.
3 o'clock n. m.—Excursion to South Omah
on apecual motor train leaving Fourteent
and Farnam.
8 o'clock n. m.—"Siberia" at Boyd's oper
house.

The Board of Public Works Spraks in

The members of the board of public works submitted their report to the city council Tuesday evening, giving a detailed account of

the street work accomplished under their supervision during the year 1882. The following is the report in full, the esti-mates and figures having already been pub-lished:

A large class of taxasyers petitioned for

issed:

A large class of taxasyers petitioned for the cheanest pavement in the first place, without regard to any other consideration.

They overlook the fact that the cheapest in the first place and the fact that the cheapest in the first place and the fact that the cheapest in the first place and the fact that the chapter of the consideration in the first place and the four range for it forces that the clay's expense, and then be received at the clay's expense, and then be received frequently at the property holders' expense.

It is undoubtedly wise economy to lay more but the most efficient all, permanent and best, under the most approved methods of construction, regardless of the first cost, because the reputations and prosperity of any city depends as lizedly on the condition of its streets, and their bropper paving, as upon any other improvement, and, in fact, more so.

A city with goods afreets permanently paved and kept clease denotes a thrifty, prosperous, wide awake, and energetic people.

Illy paved and fifthy streets are indicative of lack of entarprise. But if any considerable number of our property holder continue to demand chosen pavenuents, we would recommend to them the use of brick for residence streets instead of wood.

We are confident that brick at \$0.03 per square yard, will suttast wood at \$1.61, at least three to one, and yet the first cost is but a few content the brick from Illinous in order to obtain autable ones for paving purposes.

Our brick manufacturers are industriously bunding for and will andoubtedly find the right still of the property will be these arther from the comment will be these at the form of the process and will andoubtedly find the right still all the few saces on this country is set. These test that clay satisfies for paving brick in this country is set.

simoss, this and West Virginia. They may is must be clay which will burn to virtification in a close left without running together, and make not only a frard but a decidedly tough brick, which will not obly or mar in my way.

One that will not absorb more than 21¢ per cent or more than one-quarter of its weight is water and therefore resist disintegration by frost.

They say that a clay which contains considerable lime is unsuitable, that clay belonging to the coal measures and is indispensible.

They say that a clay which contains considerable lime is unsuitable, that clay belonging to the coal measures and is indispensible.

Such clay has not been found in our midst as far. Hence we have imported brick from Galesburg, Ill., with a view of having the best for the first experience, and placed 77-100 of a mile, of one corse of said brick, set on edge and a six itch concrete base, at a cost of \$2.14 per square yard, and have an uncompleted contract for more at \$2.03.

Experienced experts in Europe and America promonee a concrete tasse as an absolute necessity to mantain the contour of the set of \$2.14 per square yard, and have an uncompleted contract for more at \$2.03.

Experienced experts in Europe and America promonee a concrete base as an absolute necessity to mantain the contour of the set of all kinds of paventity and endurance of all kinds of paventity and contour of the surface, and protects the top material from the destructive influences of frust underestal.

Therefore our specifications require one course of brick on a six inch concrete base, as laid in some other cities.

We deem a concrete base expecially desirable under brick, and more necessary than when any other material is used, on second of their narrow bases, which will yield indetail, when under heavy pressure and jolting, thereby forming rust and resulting in uneveness if there is not an anyuelding foundation under them.

From a sanitary pointint of view, brick is manifestly superior to wood, it does not lasted decay and being imporvious to west.

From a sanitary pointint of view, brick is manifestly superior to wood, it does not absorb the poisonous efficivit, but wood does, and is very permicious to heath.

Herek pavennents are more cashily repared than wooden. If a brick proves to be imperfect, replace it with another, and the work is done. They are not as shippery as wood, owing to the small surface between the seams. They are contained and the work is done. They are only as another in the affairs of domestic or business iffe, ano

To the Nebraska Bankers, Greeting. Your visit, we trust, will be one of pleasure and mutual benefit, both to yourselves and to us. Among the subjects that will command your attention during this convontion will be fire and burgiar proof safes. Of course only those safes which have proven to be absolutely proof against the knights of the jimmy and the fire fiend can hope for your approbation. The elegant time tried safes made by the Hall Safe and Lock company, with time lock, etc., are positively secure. Before you leave the city call at the safes room of A. L. Dean & Co., 321 and 323 South Tenth street, where can be seen a complete line of these celebrated safes. You can get more pointers as to what a safe ought to be from an inspection of their stock than from a week's discussion. To the Nebraska Bankers, Greeting.

WILL MAKE CLOTHING.

The Continental Company Will Enlarge Its Present Force.

It is reported that the Continental clothing house will shortly start a manufactory in their immense building in this city. Manager Samuel Gamble goes east in a day or two to complete the arrangements to that end. The purpose is to start with a force of fifty workmen, and, by next September, it is expected that over one hundred men will be employed.

lity workings, as so, and the expected that over one hundred men will be employed.

Mr. Loomis, a member of the firm, was in the city the other day, and said that white clothing could not be annulactored in Omaha for his house with as grest profit as elsowhere, yet, he felt a great interest in Omaha and thought the proposed investment would prove a paying one to the house.

Watch the box, buy the genuine Red Cross Cough Drops, 5 cents per box. AN INDIAN GHOST STORY.

Dead Chickasaws Believed to Dance

Dead Chickasaws Believed to Dance and Play Bail by Mountight.

The Chickasaws have a superstition that on moonlight nights during mid-summer their dead warriors and noted ball players meet and dance the hi-yoce-sh-chee, which is a dance of defi-ance, and play ball. Should a living person come within the spirit circle death soon overtukes him, says the New York Times.

In 1840 the writer was commissary of subsistence for the Chickasaws, and had three depots for saving rations. The

In 1840 the writer was commissary of subsistence for the Chickasawa, and had three depots for saying rations. The principal one was at Fort Coffee, on the Arkansas river; there was one on the Canadian forty-five miles west of Coffee, and another at Pickens, thirty miles south of Coffee. About five miles from the fort was the Choctaw agency and superintendency of the west. Between there and Cheadles', the depot on the Canadian, there was only one sattlement. Creek Billy's, named after a Creek Indian who had a Chickasaw wife. Half of the distance was prairie. During the day in midsummer the files on the prairie were so troublesome that it was almost impossible to ride, consequently travel was mostly at night.

On a moonlight night in August, in company with two beef contractors, the writer loft Fort Coffee and made the ride to the Canadian, issued rations and rested for a day, on the evening following he left there alone on the return trip. It was a very dry season. Creole Billy had a good well and travelers usually stopped there to water their horses. It must have been near midnight when the writer reached there, refreshing his horse and himself with a cooling drink and left. In a vast witderness, in the stillness of the night, one's senses of sight and hearing become extremely acute.

cooling drink and left. In a vast witderness, in the stillness of the night,
one's sensesor sight and hearing become
extremely acute.

About half an hour later leaving
Billy's I heard the seemd of a horse's
hoofs, and soon discovered an indian on
horseback coming at full speed toward
me and drew up. Fear was depicted on
his face. It may well be said that the
hair of his head sloud on end, He said:
"Go back, go back to Billy's, I heard
the spirits hi-yon-ha-chee in that little
prairie (which I had to pass through)
and they will kill you if you go on."
He was a little under the influence of
itquor. I saked him for his bottle, which
he handed me, and I took a good drink
from it and rode on.

A short distance from where I left
him I heard some wolves how!. In his
heated imagination that was the hiyoch-ah-chee he had heard. I had
was some distance from it, riding into
a sandy bottom creek which was perfectly ary, when my horse took a sud
den fright and jumped. I turned my
head and thought I saw just behind my
horse what looked like as Indian covered from head to foot with a blanket,
as the indians wrap their dead. Fortuunntely presence of mind induced me
to rein up my horse and take a second
look. It was only a pillar of sand
which, in his jump, my horse with his
hind feet had thrown up. Had I not
taken a second look I might have believed during all my life that I had
seen some thing supernatural.

For Perturbed L ter ry spirits.

For Perturbed Litte ry Spirits The fact is, whether authors believe it or not, the editor is more auxious to discover merit in a manuscript than is the author to have him, says a writer in the Ladies' Home Journal. Novetty and freshness are today the ruling ele-

ments in literature, and the editor is ever watchful for either in all the manuscripts which come under his eye. If authors would devote more time and care to the composition of their manuscripts and less to worrying what became of them after they reached the editorial desk, literature and the reading public would be the gainers. No author need invest her soul with maxiety that her mususcript is not read. In these days of sharp literary competition, the keenest outlook is required of the editorial room, and a good manuscript or a bright idea need not search long for a market. Well-told stories are not so plentiful that even the most unpromising looking manuscript can allows feel sure of one point—that, if her manuscript is returned, there is some reason for it, and the cause is not generally very far off or obscure, if search is only made for it. Either the production incks morit, or the wrong channel has been selected for the material. These are generally the two principal reasons. There is a world of common sense in the remark mide by a famous author to a young writer who was loudly complaining of editorial inappreciation; "Don't waste so much time blaming the editors devote more to seeing if any rests on you." ments in literature, and the editor is

Insist on having the genuine RedCross Cough Drops, 5 ets a box. Sold every-where.

Children Cry for Pitcher's Castoria When Baby was nick, we gave her Casteria. When she was a Child, she cried for Casteria, When she became Miss, she clung to Castoria,





# THE BANKERS LIFE ASSOCIATION

#### OF DES MOINES.

Completed its tenth fiscal year on December 31, 1889, carrying twentyfour millions of dollars in Life Insurance on twelve thousand certificates of membership, at an average cost of \$8 per thousand.

It provides Insurance on the Life Plan for bankers and their patrons engaged in non-hazardous occupations, under its own method, approved wherever understood and in which conservatism and stability are readily recognized.

Its certificates are renewable by regular quarterly payments in January, April, July and October, and it holds a reserve largely in excess of that required by law of old line companies, on a legal valuation of its policies, which reserve guarantees beyond a contingency the payment of their face value.

It has \$600,000 in assets (and not a dollar of mutured liabilities), \$400,000 of which is pledged with State Department as security to members, including \$105,000 Surplus Fund for protection against increased est from epidemic or other causes.

It is strictly mutual in all its features and courts the fullest criticism as to its methods and the closest investigation as to its management.

## COMPARATIVE STATEMENT.

Condition January I, 1889.

Guarantee Notes ..... \$153,011.20 Guarantee Fund ..... \$372,428.00 Cash in Depository 4.331.24 Banefit Fund ...... 14,883.99 Cash in Treasury .... 29,341.34 Contingent Fund .... 12,281.32 Securities With State Surplus Fund ..... 72,710.47 Department . . . . . 285, 620.00

\$472,303.78 \$472,303.78

Condition January 1, 1890. Guarantee Not)s.....\$161,802.81 | Guarantee Fund.....\$441,580.00 Cash in Depository Banks ..... Cash in Treasury .... 39,366.67 Securities in State Department ..... 402.835.00 \$607,739.37

Benefit Fund ..... 40,178,36 Contingent Fund .... 20,388.90 Surplus Fund . . . . . . 105,592.11

\$607,739,37

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